



SPOTLIGHT

A publication focusing on loss prevention information from the Risk Management Division of Washington State's Office of Financial Management

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URBAN SEARCH AND RESCUE - A TEAM EFFORT

In her every day job at the State Auditor's Office (SAO), Carol Andrews is a mild-mannered Human Resource Consultant/ Training and Safety Officer. She coordinates the extensive professional training requirements for the audit staff whose agency mission is "to promote accountability, fiscal integrity and openness in state and local government..." She also coordinates the agency workplace safety and health program. But if a disaster event hits Washington State, this dedicated and energetic HR consultant, takes on a superman-like role as an urban search and rescue team member.

This new role began in August 2004, when Ms. Andrews was selected to participate in the Pierce County Emergency Management Search and Rescue training. Through a cooperative interagency endeavor, the Department of General Administration (GA) covers Ms. Andrews' instruction costs, and SAO provides the training time. While she is the only female member of this search and rescue team (and the only one that is *not* a GA employee), her training doesn't differ from that of her GA team members.

They include, Roc Zimmerman (electrician) Wes Cline (carpenter), Walt Wattenburg (carpenter), Tim Scott (janitor supervisor), Tim Brown (carpenter), Joe Jensen (HVAC), and Scott Lindsey (electrician).



The search and rescue team conducts a practice session.

The urban search and rescue program is taught by the Tacoma Fire Department search and rescue experts. Training is not for the faint of heart. Urban rescue trainees are required to safely repel from the second floor of a building to their waiting team members below. They also learn how to shore up collapsed walls for safe entry into extensively damaged buildings. Training on how to safely lift heavy concrete slabs and crawl under them builds skills for reaching and rescuing victims trapped in building rubble caused by a disaster. In addition, trainees learn how to tie knots and use pulley systems that are often necessary to rescue victims trapped down the side of a hill, or for use in "high line" rescues. The training class culminates with a trip to the site of the (now collapsed) old Western State Hospital. Dubbed as the "rubble lot", this old site serves as an important training tool for search and rescue team practice.

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THE ABC's OF BOILER MACHINERY COVERAGE

In today's world state government depends on sophisticated equipment to do business. As a result, machinery failure can be costly. Most insurance

and financial damage caused by equipment failure. However, there is a specific type of insurance policy that can be purchased to cover

equipment breakdown and the resulting losses—called "**boiler machinery insurance**".

A. Typical breakdowns that boiler machinery insurance covers include:

- Boilers
- Chillers
- Generators
- Air conditioning units
- Computer systems
- Telephone systems
- And more...

B. Types of losses covered by this insurance include:

- Mechanical breakdown
- Electrical arcing
- Boiler overheating
- Power surge
- And more ...

C. The benefits of boiler machinery insurance include:

- The cost of repairs
- Loss of business income
- Business recovery expenses
- Extra expenses to maintain business continuity
- And more ...

For coverage or purchase questions on boiler machinery insurance for your agency, contact Claudia Schmitz at (360) 902-7306 or Claudia.Schmitz@ofm.wa.gov.



CLAIMS

**Incidents to Claims to
Lawsuits: Oh My!**

We hope that there isn't another incident arising out of what state agencies do every day. We hope that there will never be another claim filed against the state. We sincerely hope that there won't be any more lawsuits filed against the state. That is why risk management exists – we're trying to get to zero.

Of course, realistically, we know that won't happen. There are inherent risks in what the state does for its citizens. So rather than trying to get to zero, we're more like Arnold Palmer – we just want to lower the score. And the best way to lower the score is to prevent incidents. The next best strategy is to resolve claims so that claimants don't decide to sue. The final strategy involves successful management of litigation that is filed against the state.

What is the difference between an incident, a claim and a lawsuit? An incident is anything that happens in connection with the work we do that is unexpected, undesired or has a negative outcome. Some are more serious than others. Incidents where someone dies, is seriously injured or where there is a substantial financial loss must be reported by all agencies to OFM-Risk Management. The expectation is that at least the really serious incidents will be reviewed, and changes made to prevent future similar incidents, or to mitigate the outcome. *Does your agency have an incident identification and reporting program? How do you use it?*

A claim is filed when a third party (not a state employee injured on the job or an agency) believes the state's tortious conduct resulted in an injury to them. Claims are investigated and adjudicated by the OFM Risk Management claims staff, by Department of Transportation claims staff or by the Attorney General's Office. For most situations, a claim *must* be filed before a lawsuit can be brought. Claims adjudication will either result in payment to the claimant, or in a denial of the claim. The state receives and processes on average 6,000 every year. *Is your agency aware of the claims that are filed? Does it evaluate the reason it was filed to see if a similar claim can be prevented?*

Lawsuits are at the end of the line. They are filed in Superior Court or federal court against the State. The State is served with notice of the filing through the Office of Risk Management. If we settle them or pay a judgment, the funds for torts come out of the self-insurance liability account. Agencies pay a premium each year to fund this account. In recent years, the average number of lawsuits open at any one time has decreased from 500 to around 300. A lawsuit is handled by the Attorney General's Office tort division. If the lawsuit is for a non-tort matter, other lawyers from the Attorney General's Office will manage the matter.

Whether an incident, claim or lawsuit – OFM encourages agencies to be aware of them, analyze them and adjust practices as appropriate in response to them.

Training doesn't end when the 40-hour course is completed. The team continues to meet and practice at least three hours monthly in a capitol campus location. A connex, which is a large metal container (stored in a secure area), houses equipment, supplies and gear necessary to respond to and perform rescue operations. If a disaster strikes the Washington State Capitol Campus, the team's training will be put to the test, and they will be expected to help with rescue efforts to free trapped building occupants or assist building occupants to exit safely.

Bill Moore, Assistant Director of Capitol Facilities serves as the GA Field Incident Commander for the Capitol Campus. GA is responsible for managing all emergency response or critical incident situations occurring on the Capitol Campus. Like any emergency response training, Bill Moore and his team hope they never have to use their skills, but if they do, they are ready to be called into action.



GA Urban Search and Rescue Team Members pictured from left to right Scott Lindsey, Roc Zimmerman, Carol Andrews, Wes Cline, Tim Brown (center), Tim Scott, Walt Wattenburg and Joe Jensen

**LEGAL LINKS**

A new column called "Legal Links" will appear in the Winter 2006 edition of *Spotlight*. It will feature legal tips or website links of interest to agencies. These tips may range from informational items, to technical tips, substantive observations, or possibly judiciously humorous comments.

FAST FACT

For the period January 1, 2000-September 30, 2005, there were a total of 1,559 vehicle claims statewide. Of those, 502 involved state vehicles hitting parked vehicles, 393 hitting stopped vehicles (rear-ending), and 10 hitting pedestrians/bikes. These 3 accident categories totaled \$3,146,163 and were the most frequent claim payouts made by the Risk Management Division for auto accidents. This cost figure does not include state vehicle damage repair/replacement costs, which are paid directly by the state driver's agency.

LOSS PREVENTION TIPS:

- (1) Avoid driving distracted—maintain focus on the driving task to improve incident reaction time.
- (2) Maintain clear vision (no foggy windows or other view blocking obstructions).
- (3) Visually scan the area for potential fixed objects to avoid when pulling in to an unfamiliar area.
- (4) Ask for backing assistance if the situation warrants.
- (5) Avoid backing if at all possible by selecting a parking spot that allows pulling forward.